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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Pienkos, John T.  
Serial No.: 09/694,402  
Filing Date: October 22, 2000  
Title: SYSTEM AND METHOD FOR PROVIDING  
REDUCED INSURANCE PREMIUMS  
Examiner: Carolyn M. Bleck  
Art Unit: 3626

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**AMENDMENT**

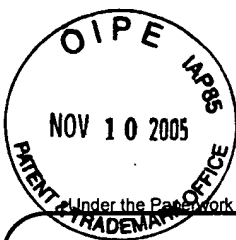
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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action dated August 5, 2005 and the Interview with the Examiner that was the subject of the Interview Summary mailed by the Examiner on August 23, 2005, the Applicant respectfully provides the following Remarks and Amendments

**Amendments to the claims** are reflected in the listing of claims that begins on page 2 of this paper.



AF

TFW  
3626

PTO/SB/21 (09-04)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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**TRANSMITTAL  
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

15

Application Number

09/694,402

Filing Date

10/22/2000

First Named Inventor

JOHN T. PIENKOS

Art Unit

3626

Examiner Name

CAROLYN M. BLECK

Attorney Docket Number

—

**ENCLOSURES (Check all that apply)**

Fee Transmittal Form



Fee Attached



Amendment/Reply



After Final



Affidavits/declaration(s)



Extension of Time Request



Express Abandonment Request



Information Disclosure Statement



Certified Copy of Priority Document(s)

Reply to Missing Parts/  
Incomplete ApplicationReply to Missing Parts  
under 37 CFR 1.52 or 1.53

Drawing(s)



Licensing-related Papers



Petition

Petition to Convert to a  
Provisional ApplicationPower of Attorney, Revocation  
Change of Correspondence Address

Terminal Disclaimer



Request for Refund



CD, Number of CD(s) \_\_\_\_\_

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Remarks



After Allowance Communication to TC

Appeal Communication to Board  
of Appeals and InterferencesAppeal Communication to TC  
(Appeal Notice, Brief, Reply Brief)

Proprietary Information



Status Letter

Other Enclosure(s) (please identify  
below):Return Receipt  
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Firm Name

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Date

11/7/05

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JOHN T. PIENKOS

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11/7/05

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